

Information to identify the case:

Debtor 1	John T. Paolucci	Social Security number or ITIN	xxx-xx-3303
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	15-26923-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John T. Paolucci

1/28/21

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
John T. Paolucci
Debtor

Case No. 15-26923-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jan 28, 2021

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 30, 2021:

Recip ID	Recipient Name and Address
db	+ John T. Paolucci, 8324 Falston Circle, Old Bridge, NJ 08857-7006
515727419	+ AT&T Universal Card, P.O. Box 6284, Sioux Falls, SD 57117-6284
515887228	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
515742399	+ Nelnet on behalf of RIHEAA, RI Higher Education Assistance Authority, 560 Jefferson Blvd, Warwick RI. 02886-1394
515727425	+ Northwestern Mutual Life Insurance Co, 720 E. Wisconsin Avenue, Milwaukee, WI 53202-4703
515845681	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 28 2021 22:04:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 28 2021 22:04:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515727418	+ EDI: AMEREXPR.COM	Jan 29 2021 02:18:00	American Express, 200 Vesey Street, New York, NY 10285-0002
515822383	EDI: BECKLEE.COM	Jan 29 2021 02:18:00	American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515727420	EDI: BANKAMER.COM	Jan 29 2021 02:18:00	Bank of America, P.O. Box 982235, El Paso, TX 79998
515822126	EDI: BANKAMER.COM	Jan 29 2021 02:18:00	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
515727421	+ EDI: CAPITALONE.COM	Jan 29 2021 02:18:00	Capital One, Bankruptcy Dept, P.O. Box 30273, Salt Lake City, UT 84130-0273
515811078	EDI: CAPITALONE.COM	Jan 29 2021 02:18:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517716080	EDI: ECMC.COM	Jan 29 2021 02:18:00	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
515727423	+ EDI: IRS.COM	Jan 29 2021 02:18:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
515727422	EDI: JPMORGANCHASE	Jan 29 2021 02:18:00	Chase Bank/Bankruptcy, Attn. Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
515727424	+ Email/Text: electronicbkydocs@nelnet.net	Jan 28 2021 22:04:00	Nelnet, PO Box 82561, Lincoln, NE 68501-2561
515788019	EDI: RMSC.COM	Jan 29 2021 02:18:00	Synchrony Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
515727426	EDI: TFSR.COM	Jan 29 2021 02:18:00	Toyota Financial Services, Bankruptcy Dept, P.O.

District/off: 0312-3

User: admin

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Date Rcvd: Jan 28, 2021

Form ID: 3180W

Total Noticed: 21

515867565

EDI: ECAST.COM

Box 8026, Cedar Rapids, IA 52408

Jan 29 2021 02:18:00

eCAST Settlement Corporation, assignee, of
Citibank, N.A., POB 29262, New York, NY
10087-9262

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
515822384	*	American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 30, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 28, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Rebecca Ann Solarz	on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmlawgroup.com
Steven J. Abelson	on behalf of Debtor John T. Paolucci sjaesq@atrbklaw.com atrbk1@gmail.com;r49787@notify.bestcase.com

TOTAL: 4